

UNITED STATES BANKRUPTCY COURT Eastern District of Texas

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/20/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elida L Nunez
722 CR 603
Dayton, TX 77535

Case Number:
13-10616

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-4886

Attorney for Debtor(s) (name and address):
Walter David Stephens
P.O. Box 444
103 E. Denman
Lufkin, TX 75902-0444
Telephone number: (936) 639-5898

Bankruptcy Trustee (name and address):
John Talton.
Plaza Tower
110 N. College Ave, 12 Floor
Tyler, TX 75702
Telephone number: 903-593-7777

Meeting of Creditors

Date: **December 19, 2013**

Time: **11:00 AM**

Location: **87 IH-10 Suite 2-220, Beaumont, TX 77707**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **3/19/14**

For a governmental unit (except as otherwise
provided in Fed. R. Bankr. P. 3002 (c)(1)): **5/19/14**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/17/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan will be sent separately. The hearing on confirmation will be held:

Date: **2/6/14**, Time: **09:30 AM**, Location: **104 North Third St., Lufkin, TX 75901**

**Objections to confirmation must be filed in writing with the Court no later than (14) days
prior to the scheduled hearing to consider confirmation of the plan.**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

SEND CORRESPONDENCE TO: JOHN TALTON, TRUSTEE AT: PLAZA TOWER 110 N. COLLEGE AVE., 12TH FLOOR, TYLER, TX 75702

SEND PAYMENTS TO: JOHN TALTON, TRUSTEE AT: P.O. BOX 734, TYLER, TX 75710

Address of the Bankruptcy Clerk's Office:

300 Willow
Suite 112
Beaumont, TX 77701
Telephone number: 409-839-2617

For the Court:

Clerk of the Bankruptcy Court:
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 11/27/13

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Texas

In re:
 Elida L Nunez
 Debtor

Case No. 13-10616-bp
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0540-1

User: brittens
 Form ID: B9i

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Nov 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2013.

db +Elida L Nunez, 722 CR 603, Dayton, TX 77535-2861
 tr +John Talton., Plaza Tower, 110 N. College Ave, 12 Floor, Tyler, TX 75702-7226
 6651781 +Amca/Ame Medical Coll Agency, Attn: Bankruptcy, PO Box 160, Elmsford, NY 10523-0160
 6651782 +Attorney General of Texas, Box 12548, Capitol Station, Austin, TX 78711-2548
 6651785 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 6651786 +Chase, Po Box 24696, Columbus, OH 43224-0696
 6651789 +Concentricrm, Po Box 55098, Houston, TX 77255-5098
 6651793 +First National Bank, Attention: FNN Legal Dept, 1620 Dodge St. Stop code: 3290,
 Omaha, NE 68197-0003
 6651799 +John J Talton, Chapter 13 Trustee, 110 N College Ste 1200, Tyler, TX 75702-7242
 6651801 +Mnet Fin Inc, 95 Argonaut, Aliso Viejo, CA 92656-4133
 6651802 +Npas Solutions Llc, 2700 Blankenbaker Pkwy S, Louisville, KY 40299-2478
 6651803 +Receivables Performanc, 20816 44th Ave. W. Ste. 100, Lynnwood, WA 98036-7744
 6651805 ++TEXAS COMPTROLLER OF PUBLIC ACCOUNTS, REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION,
 PO BOX 13528, AUSTIN TX 78711-3528
 (address filed with court: State Comptroller Public Accts, Capitol Station, Austin, TX 78774)
 6651809 United Consumer Fin. Serv, PO Box 52238, Phoenix, AZ 85072-2238
 6651810 +United Consumer Financial Svc, c/o Harris & Harris, 600 W Jackson Blvd, #700,
 Chicago, IL 60661-5629
 6651811 +United States Attorney BMT, 350 Magnolia Ave, Ste 150, Beaumont, TX 77701-2254
 6651813 +W. David Stephens, P. O. Box 444, 400 S. First St., Ste. 104, Lufkin, Texas 75901-3727
 6651814 +Webbank/fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: wdavids@consolidated.net Nov 28 2013 02:32:30 Walter David Stephens,
 P.O. Box 444, 103 E. Denman, Lufkin, TX 75902-0444

ust +E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov Nov 28 2013 02:33:01 US Trustee,
 Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
 cr +E-mail/PDF: ebnotices@ascensioncapitalgroup.com Nov 28 2013 03:33:11
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
 6651783 +EDI: CAPITALONE.COM Nov 28 2013 01:43:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 6651784 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Nov 28 2013 02:33:47
 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
 6651787 +EDI: CITICORP.COM Nov 28 2013 01:43:00 CitiCards Private Label,
 CitiCards/Attn: Bankruptcy Dept, PO Box 6077, Sioux Falls, SD 57117-6077
 6651788 +EDI: WFNNB.COM Nov 28 2013 01:43:00 Comenity Bank/Palais Ryl, Po Box 2974,
 Mission, KS 66201-1374
 6651790 +E-mail/Text: CONNBANKRUPTCY@CONNS.COM Nov 28 2013 02:33:43 Conns Credit Corp, Box 2358,
 Beaumont, TX 77704-2358
 6651791 +EDI: TSYS2.COM Nov 28 2013 01:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 6651794 +EDI: RMSC.COM Nov 28 2013 01:43:00 GEGRB/ Dillards, Attn: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 6651795 +EDI: RMSC.COM Nov 28 2013 01:43:00 GEGRB/JC Penny, Attention: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 6651798 +EDI: IRS.COM Nov 28 2013 01:43:00 IRS, 1919 Smith St, Mail Stop 5024 HOU,
 Houston, TX 77002
 6651797 +EDI: IRS.COM Nov 28 2013 01:43:00 IRS, Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 6651796 +EDI: IRS.COM Nov 28 2013 01:43:00 Internal Revenue Service, Tyler Division Case Only,
 3372 S/SW Loop 323, Tyler, TX 75701-9222
 6651800 +EDI: CBSKOHLS.COM Nov 28 2013 01:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 6653287 +EDI: DRIV.COM Nov 28 2013 01:48:00 Santander Consumer USA, 8585 N. Stemmons Fwy Ste 1100 N,
 Dallas, TX 75247-3822
 6651804 +EDI: DRIV.COM Nov 28 2013 01:48:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 6651806 E-mail/Text: redpacer@twc.state.tx.us Nov 28 2013 02:33:39 Texas Workforce Commission,
 PO Box 149080, Austin, TX 78714-9080
 6651807 +E-mail/Text: ustpreregion06.ty.ecf@usdoj.gov Nov 28 2013 02:33:01 U. S. Trustee EDTX,
 300 Plaza Tower, 110 N. College Ave, Tyler, TX 75702-7226
 6651808 +EDI: BASSASSOC.COM Nov 28 2013 01:43:00 United Consumer Fin Service, Bass & Assoc PC,
 3936 E Ft Lowell Rd, no 200, Tucson, AZ 85712-1083
 6651812 +EDI: WFNNB.COM Nov 28 2013 01:43:00 Victoria's Secret, Attention: Bankruptcy,
 PO Box 182125, Columbus, OH 43218-2125

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0540-1

User: brittens
Form ID: B9i

Page 2 of 2
Total Noticed: 39

Date Rcvd: Nov 27, 2013

6651792* +Elida L Nunez, 722 CR 603, Dayton, TX 77535-2861

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2013 at the address(es) listed below:

John Talton., docs@chl3tyler.com

US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

Walter David Stephens on behalf of Debtor Elida L Nunez wdavids@consolidated.net,
wds01@consolidated.net;wdavidstephens01@gmail.com

TOTAL: 3